

# EXHIBIT 13



Via Email and Overnight Courier

September 4, 2024

Ashlan & Hayes Investments, LLC  
Grantor Fresno Clovis Investments, LLC  
Maricopa Orchards, LLC  
ACDF, LLC  
Willow Avenue Investments, LLC  
5260 N. Palm Avenue  
Suite 421, Mail Stop M  
Fresno, CA 93704

Farid Assemi  
Farshid Assemi  
Darius Assemi  
5260 N. Palm Avenue  
Suite 421, Mail Stop M  
Fresno, CA 93704

Agricultural Strategies Group  
Agricultural Finance  
MetLife Investment Management  
10801 Mastin Blvd, Suite 700  
Overland Park, KS 66210

**Roberta L. Black**

Associate Director  
Phone: 913-661-2275  
Email: rlblack@metlife.com

**NOTICE OF DEFAULT AND DEMAND FOR PAYMENT**

RE Promissory Note dated August 18, 2017 (the "Loan"), Deed of Trust, Security Agreement, Assignment of Rents and Leases and Fixture Filing dated August 18, 2017, filed in the Kern County Recorder's Office, State of California, and a Collateral Substitution and Loan Assumption Agreement and a Deed of Trust, Security Agreement, Assignment of Rents and Leases and Fixture Filing each dated August 1, 2019, each filed in the Fresno County Recorder's Office, State of California (collectively, the "Deed of Trust"), a Consent to Transfer and Assumption Agreement dated December 7, 2022, filed in the Kern County Recorder's Office and the Fresno County Recorder's Office, and any and all other documents evidencing the debt and security thereon (collectively, with the Loan and the Deed of Trust, the "Loan Documents"), all signed and delivered to Metropolitan Life Insurance Company (the "Lender") by and between Ashlan & Hayes Investments, LLC, Grantor Fresno Clovis Investments, LLC, Maricopa Orchards, LLC, ACDF, LLC and Willow Avenue Investments, LLC (individually and collectively, the "Borrowers"), with Farid Assemi, Farshid Assemi and Darius Assemi, each a Guarantor (collectively, the "Guarantors") – Loan No. 198935

Dear Borrowers and Guarantors

MetLife Investment Management, LLC is sending this letter in its capacity as the investment manager for Lender. This letter serves as notification to the Borrowers and Guarantors of an

Event of Default under the Loan Documents and to demand payment of the amounts past due from July 5, 2024, as found in the table below:

07/05/2024 Interest	\$132,009.07
Default Interest 7/5 to 9/04/2024	\$3,461.57
07/05/2024 Principal	\$146,520.00
Default Interest 7/5 to 9/04/2024	\$3,842.08
<b>Total Due 9/04/2024</b>	<b>\$285,832.72</b>

**Per Diem: \$123.79**

As a consequence of the Borrowers' failure to timely pay to the Lender the amounts due and delinquent as set forth above, the Borrowers are in default under the Loan Documents and an Event of Default exists thereunder.

**The Lender demands that arrangements be made to have the past due status satisfied on or before September 10, 2024. The Lender requests that payment be made immediately via the following wire transfer instructions:**

JP Morgan Chase  
New York, NY  
ABA #021000021  
MetLife Investment Management LLC  
One MetLife Way, Whippany, NJ 07981  
Account No. 736760213  
Ref: Loan 500198935 – Andrews-Corotto 2017

**If the amounts above are not paid by September 10, 2024, the Loan will be accelerated and the entire unpaid principal, accrued interest, late fees and other charges will be due and payable immediately.**

Nothing contained in this letter is intended to create or constitute, and nothing shall be deemed or construed to create or constitute, a waiver, modification, relinquishment, or forbearance by Lender of any of Lender's rights or remedies under any of the Loan documents or at law or in equity, including, without limitation, any and all rights and remedies in connection with any other defaults or events of default that may now or hereafter exist under any of the Loan Documents, all of which rights and remedies are hereby expressly reserved. Furthermore, nothing in this letter shall be deemed or construed to constitute a waiver, release, or modification of any default or obligation of the Borrowers or any other party under the Loan Documents. Neither delay by nor failure of Lender to exercise any right, power, or privilege under any of the Loan Documents shall operate as a waiver thereof, and no single or partial exercise of any right, power, or privilege, including acceptance of partial or delayed payments, shall preclude any other or further exercise thereof or the exercise of any other right, power, or privilege. Lender reserves all rights and remedies available to it under the Loan Documents.

Sincerely

MetLife Investment Management, LLC

By: Roberta Black

Roberta Black  
Authorized Signatory

Cc Jason Hollrah (via email: [Jason.Hollrah@assemigroup.com](mailto:Jason.Hollrah@assemigroup.com))  
Karen Goodbody (via email: [Karen.Goodbody@assemigroup.com](mailto:Karen.Goodbody@assemigroup.com))  
Virginia M. Pedreira (via email: [virginia.pedreira@stoel.com](mailto:virginia.pedreira@stoel.com))  
Douglas A. Gibson  
Jeremy Rasmussen